

NOV 24 2004

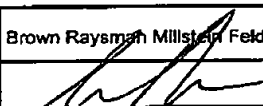
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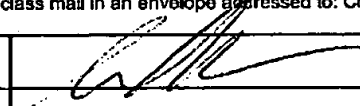
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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/687,892	
	Filing Date	10/13/00	
	First Named Inventor	Hsu, et al.	
	Art Unit	3628	
	Examiner Name	Pwu, Jeffrey	
Total Number of Pages in This Submission	2	Attorney Docket Number	4797/48

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input checked="" type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>		
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Brown Raysman Millstein Felder Steiner LLP	
Signature		
Printed name	Antonio Papageorgiou	
Date	November 24, 2004	Reg. No. 53,431

CERTIFICATE OF TRANSMISSION/MAILING		703-872-9306
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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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ATTORNEY DOCKET NO. 4797-48 (4034-61)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Phillip Koh-Kwe Hsu, *et al.*  
Serial No.: 09/687,892 Examiner: Pwu, Jeffrey C.  
Filed: October 13, 2000 Group Art Unit: 3628  
Title: **SYSTEM AND METHOD FOR DELIVERING A FINANCIAL  
MESSAGE**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
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**NOTICE OF APPEAL FROM THE PRIMARY EXAMINER  
TO THE BOARD OF PATENT APPEALS AND INTERFERENCES**

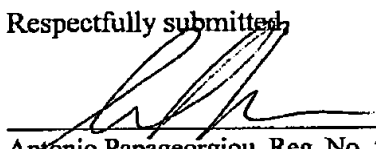
Sir:

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision dated August 25, 2004 of the Examiner finally rejecting claims 1-21 of the present application.

The Commissioner is hereby authorized to charge payment of the Notice of Appeal fee for \$340.00 as well as any additional fees associated with this communication or credit any overpayment to Deposit Account No. 02-4270.

Respectfully submitted,

Dated: November 24, 2004

  
Antonio Papageorgiou, Reg. No. 53,431  
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& STEINER LLP  
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New York, New York 10022  
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Antonio Papageorgiou, Reg. No. 53,431

November 24, 2004  
Date

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